QARDAN HASANA
BEAUTIFUL
LOAN

Professor Dr. Syed Badiuzzaman Faruque

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To the fond memory of my parents

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Publisher's Note

Allah is the Creator and Sustainer of all the worlds. He is giving us sustenance and we live on that.

It is painful to see that there are more than a billion human being over the earth who strive upon interest or usury. Allah prohibited us to involve in usury and prescribed us to engage in goodly business. However, in today's world, all businesses are accomplished through interest based loan taken from banks. The economy of the present world is unlawful in the sight of Allah and in the sight of the pious.

Allah has shown us a different way to live a good life. This way is based on economy but interest free economy. The loan borrowed from bank is interest free and the banks thrive on profits gained through their system of investment. This is a special kind of economy which is interest free but it does harm none.

The loan taken and repaid without adding extra money to the root capital helps the poor live a praiseworthy life that is not abased by people and the banks also thrive by investing in many different businesses. This kind of transaction is loved by Allah, and also equally loving to the poor and the rich.

I have asked Professor Dr. Syed Badiuzzaman Faruque to write a short book on usury free loan that is, in Quranic words, called a beautiful loan or a goodly loan.

For about thousand years after the demise of the Prophet of Islam this beautiful loan system survived in the Muslim world. But now, except a few banks, all banking is done with adding or subtracting an interest.

But we have to live a life abiding by the rules of Allah and His Messenger (PBUH). So, we have to practice this system of goodly loan. Remember, goodly loan is not absorbed by the receiver but he/she repays it, but without adding to the root capital an extra amount.

May Allah make this book popular among the Muslim and non-Muslim equally and the book be helpful to understand Islamic jurisprudence. May Allah kindly remove from us our sins and make us not worthy of curse.

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Foreword

We, the humankind, are going through an economic crisis. In today's world, most of the wealth of the world is with a few rich men. And day by day, the number of those rich men becoming fewer. Why so? In one sense, the accumulation of wealth to a few men is the result of Capitalism. And capitalism lets this happen by way of its basic nature. What is that nature? That, in one word, is 'interest' or more harshly, 'usury'.

What is meant by the term 'interest'? For since men invented banking system, people either deposit money on the basis that he/she will get more than the money he/she deposited firstly and will get it at a predetermined rate. The extra money one gets by this process is 'interest'. On the other hand, one may take loan from bank on the condition that he will repay the loan with a predetermined interest.

That is, he will return more than what he initially took from bank. Thus, who have much to deposit, will get much more in return and hence he will become richer. Persons that take loan from bank pay more than what he took and in this way his wealth decreases. It may increase too. But that depends on the whole scenario of economy of the particular society. From the beginning of capitalism, many people gained extra money and became richer. At the same time, many became looser because either he invested the loan to a weak business or he engaged himself to extra luxury.

But capitalism was meant to convert one's creativity to wealth. Those who succeeded in doing so are the advocates of capitalism.

In a short while ago, a survey report appeared where the reporter told that the total wealth or a major part of it is with only a hundred or lesser men. This is like a pyramid. Day by day the height of that pyramid is increasing and the width is decreasing. That is fewer and fewer people are becoming owner of

world's wealth and more and more people losing their wealth.

The scenario I have depicted here is nothing but the consequence of capitalism which is based on interest dependent economy. There is a hidden thing here which I have not yet addressed. That thing is business. World's economy is based on business. And businesses are carried out with interest based capital. One thing can no one deny that for survival we need to do business. But business can make one richer or another poorer. Even then business is a must. But it should be made such that none lose capital. To achieve this goal we have to rethink about 'interest based economy'.

Yes, people should be encouraged to engage in business but at the same time they should be assured of not losing wealth. This can be achieved by a different route that is found in Islamic system of economy.

Islam prohibits interest, but not business. How can then a poor be engaged in business

without capital which is found only from the interest based banking system?

The Maker and Sustainer of the world prescribed a method to increase the wealth and to a life-saving environment. In the Holy Quran, the revelation sent to the last Prophet Muhammad (PBUH), the Sustainer Allah encouraged people to lend money to the needy who are unable to sustain themselves without capital. The borrower of money or a kind of favor is bound to repay without adding extra to the money he/she took as a loan. The rich who are capable to lend will not lose any wealth and the borrower will not also be much richer. There is a balance here.

The borrower will do business by the money he took as a loan and soon he/she will repay. Thus, he will not be richer and richer. He will only be capable of living a good and praiseworthy life.

Allah (SWT) called this kind of loan as ‘goodly loan’ or ‘beautiful loan.’ And Allah

made it clear that this kind of loan is a loan unto Allah.

Yes, banking system will exist in a Muslim community, but the system will function through the motto that ‘no gain’ and ‘no loss’. Banks will take deposit money and it will invest that money in businesses. If those businesses profit, then who deposited money will get a share of that profit. If otherwise the bank does not incur profit but loose, then a share of loss will be borne by the depositor. If one borrows money from bank to do a business, then the profit or loss will be shared by the bank and the borrower.

This kind of taking and giving loan is called by Allah as ‘beautiful loan’. This is in line of what Allah wishes to do, that is, sustain the world. One of Allah’s attribute is that He is beautiful. So, He loves beauty. The loaning system Allah prescribed is beautiful too in the sight of Allah and in the sight of the righteous. Whatever ruling is there in Islam, all of them

are enacted on the condition of beauty and thus those rules are praiseworthy.

In this short book, I shall, by the will of Allah, introduce to the thirsty some of the verses of the Holy Quran where Allah mentioned the method and rewards of ‘goodly’ or ‘beautifully’ given loan to a needy. I shall also quote from the Prophet’s hadiths the merits of beautiful loan. In Arabic language the beautiful loan is termed as ‘qardan hasana’. And it is one of the pillars of Islamic transactions.

In the Holy Quran, I have found six verses where ‘qardan hasana’ is mentioned and its merits are described. There are also many sayings of Prophet Muhammad (PBUH) where the Prophet encouraged it.

Although Western philosophy is against non-interest based banking, our Muslim society is gradually moving toward qardan hasana. I hope the reader will ponder on the verses of Quran and the hadiths I shall quote and be inclined towards Islamic economy

based on ‘qardan hasana’. I wish I could write the book properly and the reader benefits from the book. May Allah help us all in our journey to ‘Paradise’. With these words I conclude the Foreword and invite all to browse the book.

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CHAPTER ONE

What is Islam and who is Allah

Islam is the only religion accepted by the Creator, the Sustainer, the Gracious and the Merciful Whom we Muslims know by the name Allah. Islam is clearly defined in a hadith known as the 'Hadith of Gabriel'. Companion of the Messenger of Allah Umar ibn al-Khattab reported: "We were sitting with the Messenger of Allah (PBUH) one day, a man appeared with very white clothes and very black hair. There were no signs of travel on him and we did not recognize him. He sat in front of the Prophet, rested his knees by his knees, and placed his hands on his thighs. The man said, "O Muhammad, tell me about Islam". The Prophet said, "Islam is to testify there is no God but Allah and Muhammad is the Messenger of Allah, to establish prayer, to give

charity, to fast the month of Ramadan, and to perform pilgrimage to the House if a way is possible". The man said, "You have spoken truthfully". We were surprised that he asked him and said he was truthful. He said, "Tell me about faith". The Prophet said, "Faith is to believe in Allah, His angels, His Books, His Messengers, the Last Day, and to believe in providence, its good and its harm". The man said, "You have spoken truthfully. Tell me about excellence". The Prophet said, "Excellence is to worship Allah as if you see Him, for if you do not see Him, He surely sees you". The man said, "Tell me about the final hour". The Prophet said, "The one asked does not know more than the one asking". After one more question, the man returned and I remained. The Prophet said to me, "O Umar, do you know who he was?" I said, "Allah and His Messenger know best". The Prophet said,

"Verily, he was Gabriel who came to teach you your religion". (Sahih Muslim).

This hadith defines clearly what Islam and faith are and also what is excellence in Islam. The term ‘Islam’ has many meanings. But it is true that only one meaning is sufficient to become a Muslim. In the Holy Quran Allah said,

“Surely, the true religion with Allah is Islam (i.e. complete submission to Allah). (Quran 3:19).

Islam was the religion of Prophet Ibrahim, the steadfast, the upright. In this regard Allah said,

“And who is better in faith than he who submits himself to Allah, and he is a doer of good, and follows the religion of Ibrahim, the upright?” (Quran 4: 125).

Verily, the Messenger of Allah, Ibrahim, gave the name Muslim to his followers. In this context, this is the verse in Quran that, “……. so follow the faith of your father Ibrahim; He named you Muslims both before and in this book, so that the Messenger may be witness

over you, and that you may be witnesses over mankind". (Quran 22:78).

Truly, Allah will not accept from any one a religion other than Islam. Allah said, "And whoso seeks a religion other than Islam, it shall not be accepted from him". (Quran 3:85).

Moreover, Allah said, "And he who submits himself completely to Allah, and is a doer of good, he has surely grasped a strong handle". (Quran 21: 22).

Now, I shall write some attributes of Allah from the Holy Quran. Allah said,

"O ye men, worship your Lord Who created you and those who were before you, that you may become righteous". (Quran 2:21).

"Allah is He beside Whom there is no God, the Living, the self-subsisting and All-Sustaining". (Quran 3:2).

"Allah bears witness that there is no God but He—and also do the angels and those possessed of knowledge—Maintainer of

justice; there is no God but He, the Mighty, the Wise". (Quran 3:18).

"And your God is One God; there is no God but He, the Gracious, the Merciful". (Quran 2:163).

"Say, 'He is Allah, the One". (Quran 112:1).

"All praise belongs to Allah, Sustainer of all the worlds". (Quran 1:1).

In any way, Islam is submission to Allah.

"(Say,) He has no partner. And so am I commanded, and I am the first of those who submit". (Quran 6:163).

So, Islam is submission, completely to Allah.

CHAPTER TWO

1. Critique of Atheism

A weak yet powerful logic of an atheist is this: “Unseen is nothing”. In the broadest sense atheism is an absence of belief in the existence of deities. Atheism is contrasted with theism, which is the belief that at least one deity exists. On the other hand, atheist organizations have been defending the autonomy of science, secular ethics and secularism. Rationales for not believing in deities include the lack of evidence and the problem of evil. Philosophers such as A. Flew and M. Martin have contrasted positive (hard) atheism with negative (soft) atheism. Positive atheism is the explicit affirmation that gods do not exist. Negative atheism includes all other forms of non-theism. Some atheists have challenged the need for the term ‘atheism’. Sam Harris wrote in his book

'Letter to a Christian Nation': 'In fact, 'atheism' is a term that should not even exist'.

In early ancient Greek, the adjective 'atheos' meant 'godless'. Skepticism, according to David Hume, asserts that certainty about something is impossible, so one can never know for sure whether or not a god exists. On the other hand, M. Martin argues that atheism is a justified and rational true belief. Here we see a half truth. Atheists believe but not in god, because they fail to justify it. But Islam preaches that belief in God is justified and rational. It is justified by two arguments: (i) There is design in the Universe, so an all-powerful designer must exist, (ii) all of the 124,000 Prophets preached about the existence of only one God who is known to Muslims as Allah and this fact is called monotheism.

This God is unseen but manifest. He is the First and the Last. Atheists say, 'unseen is nothing'. Here is the contrast between Islam and atheism. Islam calls people to believe in

the unseen, especially, the unseen God. In the Holy Quran Allah proclaimed, “This is a perfect Book; there is no doubt in it; it is a guidance for the righteous, who believe in the unseen and observe Prayer, and spend out of what We have provided for them”. (Quran 2:2-3). In fact, most of the elements of reality in Nature are unseen but we believe in their existence. Can anyone say that he had seen a neutrino? No. But we can implicitly detect its existence. So is Allah. Allah is unseen, but we can feel His existence. We can detect by all means that the All-Knowing Allah is ruling the Universe. His governance is manifest, so implicitly His existence is also manifest.

Finally, I would like to comment that the atheists believe in nothing unseen, but we Muslims believe in all that which is told by Allah. More profoundly, the unseen are all that exist. Consider the laws of nature. Say, Einstein’s mass-energy relation, $E=mc^2$, is denied by someone. Can he prove that it is a false relation? No. All over the Universe this

unseen equation is active passively or actively. So, saying ‘unseen is nothing’ is a false argument.

By only this argument the existence of Allah cannot be negated. Then, why one shall follow atheism! Atheism is a false paradigm with no proof behind it. On the other hand, monotheism of Islam preached by Allah’s Prophets is a true, justified and rational creed. Only rational men can embrace Islam. We embraced Islam and hence, we are truthful.

2. **Critique of Pure Reason**

Pure reason is not a reason. Reason develops on the basis of observation. If somehow an experimenter finds data that are untrue and he enacts a theory on the basis of those data, then his theory will be proved untrue someday. Say, Newton’s theory of gravitation. For about three centuries it remained as a truth. But it is an action-at-a-distance theory and Einstein was unable to tolerate such a theory. So, he discovered a way out. Instead of calling gravity a force, he

imagined gravity as a result of curvature of space-time. In 1916, he completed the details of his theory of gravity. In 1919, scientist like Arthur Eddington explored the sky and found the prediction of Einstein's theory as truer than those of Newton's theory. So, observation dictates. If observation is false, the theory made out of that is false. Only hundred per cent true observation can lead to a pure reasoning. However, out of millions of experiments carried out by scientists only a few gain acceptance. And only these accepted results of experiments can be used to enact a law.

Such is the situation about Islam and atheism. Islam is hundred per cent true and rational by the way we perceive it. On the other hand, pure reason does not care about observation. If it cares, cares only those which go in favor of one's arguments. This is one reason why there are so many forms of atheism. If one finds one reason in his favor, he accepts it. If it goes against his arguments,

he does not accept that reasoning. So, we see that still now there is no religion or belief made out of pure reason. This is bacause pure reason by itself is not pure. On the other hand, Islam is based on reasoning, observation and sincere devotion to the One Who created the world. Allah said in the Holy Quran, wherever you turn your face, you will see the face of Allah, the All-Mighty. This is pure and perfect observation-based reasoning that Allah is in existence. Allah challenged mankind to disprove any word or observation put in the Holy Quran. Fourteen hundred and fifty years have passed by after the revelation of Quran, but so far, no one succeeded in doing that. Hence, it will remain true forever. And we must follow the teachings of Allah and His Messenger Muhammad (PBUH) in our all affairs. Be it family matter or matter of state, our disposal shall be in accordance of Islam. The Holy Quran is a miracle and it is the only one miracle that is with us for centuries. We do not see Allah, but we hear His voice when we recite Quran. We know not Allah, but we know

Him when we ponder on the words of the Holy Quran. The Quran is full of science, history, wisdom and laws. Whosoever believes in the first three, he should abide by the fourth, which are the laws; in Arabic, the Shariah.

Worldly life is tough. And Allah made man to strive with hardship. How actually we should do that can be known by following Allah's Messenger Muhammad (PBUH). The Prophet's teachings are collectively called Sunnah. So, our path in life is to walk over the straight path of Quran and Sunnah. In that way, we shall be successful in this life and in the Hereafter.

CHAPTER THREE

Islamic Monotheism

1. Physical Proof of the Existence of God

We are indebted to the Islamic philosophers for they had presented to the humanity the proof that Allah exists. In today's world, most of the theist philosophers use the famous argument in favor of Gods existence which was put foreword by Imam Gajali (R.A.)

This argument is called the Kalam Cosmological Argument. In three step reasoning, one proves or disproves something. Such three step argument is called "Syllogism". We know that the Universe originated through an explosion called 'Big Bang’. Many scientists defy that the Big Bang has a cause. But we are in the opposite. We say Big Bang has a cause and that cause is Allah.

Imam Gajali's syllogism is as follows:

(i) That which has a beginning has a cause behind.

(ii) The Universe has a beginning.

(iii) So, there is a cause behind its origination.

The third step invokes the existence of a Creator which in our language is termed 'Allah' So, Imam Gajali's syllogism successfully proves the existence of God.

Following Imam Gajali, I myself found two similar syllogisms. The first syllogism requires some physical knowledge. Anyway, I am describing it in the following:

(i) If in a conservative environment, a closed phenomenon begins with finite total energy and at the end of the phenomenon the

total energy is returned to the agent from which initial energy was taken; then that energy does not belong to the conservative system. And it is always possible to make the total internal energy of the system excluding the agent, zero, in that case, no phenomenon which is element of reality, can happen in the conservative system unless otherwise finite energy is supplied from outside of the whole mechanical system.

(ii) The Universe is seen to be totally mechanically conservative whose total mechanical energy can be said to be zero at the time of a phenomenon called origination of an expansion. The expansion is an element of reality.

(iii) Hence, the necessary energy for the expansion came from outside the seen mechanical Universe,

This syllogism proved that the Universe where we are is not self-subsistent, rather it has an Originator. In the Holy Quran, Allah said

that-“Can there be any doubt about Allah- the Originator of the Heaven and Earth.”

This syllogism is little bit weak. So, I am presenting a stronger syllogism.

1. If in any closed conservative system, net accelerated or decelerated motion is observed, then energy must have been added or removed from the from the system by someone who is not a physical element of the former system.

2. The Universe is a closed and conservative system and it is showing net accelerated expansion.

3. So, energy must have been added to the Universe from an element of reality which is not an element of the seen Universe.

Remember now that, presently seen Universe is a closed conservative system which is expanding with accelerated pace. So, the third step of the above syllogism proves that Allah is not an element of the seen

Universe and moreover, He is the supplier of energy that helped origination of the Universe.

2. Attributes of Allah

(i) He is one and only.
In the Holy Book Al-Quran Allah said,
"Say, He is Allah, the One" (Quran 112:1).

(ii) None is like unto Him.
Allah says,
"There is nothing whatever like unto Him and He is the All-Hearing, the All-Seeing." (Quran 42:11).

(iii) All need Him.
Allah says,
"Allah, the Independent and Besought of all." (Quran 112:2).

(iv) The All-Aware.
Allah said,

"Surely, Allah is All- Knowing, All-Aware." (Quran 4:35).

(v) The Creator.

Allah said,

"Has not He Who created the heavens and the earth the power to create the like of them?' Yea, and He is indeed the Supreme Creator, the All-Knowing." (Quran 36:81).

(vi) The Fashionar.

Allah said,

"He is Allah, the Creator, the Maker, the Fashioner. His are the most beautiful names. All that is in the heavens and the earth glorifies Him, and He is the Mighty, the Wise." (Quran 59:24).

(vii) The Gracious.

Allah said about Himself that,

"The Gracious, the Merciful. "(Quran 1: 2).

(viii) The Guardian.

Allah says,

"And thy Lord is Watchful over all things". (Quran 34:21).

(ix) Allah says,

"Say, Our Lord will bring us all together; then He will judge between us with truth; and He is the Judge, the All-Knowing."(Quran 34:26).

The attributes of Allah is numerous. Only nine of them, I have put fore word. Usually, it has been said that Allah has ninety-nine names, beautiful names. But in fact, as Allah is infinite in all of His attributes, His attributes are also in number infinite. We, the Muslims, believe in such a God Allah who is Supreme, is Independent and Besought by all. This belief of ours is called Islamic Monotheism. It is the most powerful religion over earth. If so someone seeks another religion which is better than Islam, he will fail to discover such.

Islam dictated laws applicable to society and state, family and friends, known and unknown. The collection of all the laws prescribed in Islam is called in one term as "Islamic Shariah". How to follow Shariah is made clear by the Messenger of Allah, Muhammad (PBUH). Whoever follows truthfully the tenets of Islam will find success in this life and in the Hereafter. In Islamic view, we are now in dunya and after our death, we will return to Allah and that life is called the life of the Hereafter or the akhira. A man is successful if he is good and pious in the sight of the Creator Allah. He will give whom He loves, rewards in this life and in the Hereafter. But who fails to satisfy Allah will face punishment in the dunya and in the akhira.

In the Hereafter, there is Hellfire who did not practice Islam in the life on earth.

Hence, it is our benefit that we follow the instructions of Allah and Rasuluallah (PBUH) in this life and get rewarded here and the hereafter.

Another important conduct of men can be shirk or associating a partner with Allah. Allah will forgive all sins but not shirk. So, beware of shirk. In Chapter 18, verse 110, Allah writes, " Say, "I am only a man like yourselves; but I have received the revelation that your God is only One God, So let him who hopes to meet Lord do good deeds, and let him join no one in the worship of his Lord."

Thus, I conclude this chapter with the hope that you all will be aware of Islamic monotheism and abide by the rules enjoined by Islam. In the end, we will live in the Jannah, the Gardens Allah made for his devotees. May Allah grant happiness here and in the hereafter.

CHAPTER FOUR

Muhammad, the Final Messenger of Allah

1. Introduction

Allah created the Jinns long before the creation of Adam (PBUH). He called Adam as the viceroy of Allah on earth, yet he was not in earth but in Jannah. The angels advised Allah not to create man because they feared that the progeny of Adam will do mischiefs over earth. Even then Allah created Adam and ordered the angels to bow before Adam and also the Jinns.

All obeyed and bowed but Iblish, the leader and the most pious among the Jinns did not prostrate before Adam (PBUH). He reasoned afterwards that he is superior to Adam because he is made of fire and Adam is made of soil. This was the first sign of arrogance showed to

Allah by one of His creature. Allah then cursed Iblish and expelled him out of His majlish.

In the mean time, Adam and his soul mate Hawa were living in the Gardens. Allah warned Adam and Hawa not to eat from a tree he indicated. Satan, before hand,vowed that he will expel Adam, Hawa from Jannah and tryall of his life and strength to make men unable to enter the Gardens. Allah's warning was not fruitful because Satan made Adam and Hawa to eat of that tree which Allah prohibited them to not eat of. Now, Allah became angry and sent both Iblish and his descendants, and Adam and Hawa, to earth and to live a good life according to what He prescribes. The present population of earth are all descendents of Adam and Hawa (PBUH).

But Satan is very dangerous enemy of men. He and his progeny are alluring all the time the progeny of Adam to do wrong and in this way men lose what Allah promised, i.e., doing good and going to Jannah. Mankind from their very beginning of life on earth are fighting against Satan and his own nafs.Nafs is the seat

of Satan. Satan dislocates men from his mission to Jannah, rather Satan make men wrongdoers and loser of Jannah.

But Allah is Merciful. He sent among men his messengers who preached to enter the life of a pious and do good and go finally to Jannah. These messengers are 124000 in number. All of them invited men to the straight path which will lead them to peaceful life in the Hereafter.

2.Prophet Muhammad (PBUH).

The last and the final Messenger ofAllah to mankind is Hazrat Muhammad (PBUH) of Mecca. At the age of six he lost his mother and his father died when he was in his mother's womb. His mother Amina was very pious and was loved by all. After Amina, grandfather of Muhammad, Abd-al-Muttalib, took care of him. Soon Muttalib died and Muhammad's uncle Abi Talib took responsibility of raising Muhammad. Abi Talib was a strong and wise tribe leader.

Anyway, at the age of 40, when Muhammad used to meditate in the cave Hera, Allah's Messenger Gabriel came to the cave where Muhammad was meditating at night. Gabriel's first word was "Read". "(Read) with the name of thy Lord who created.|" Muhammad said, I cannot read. Anyway, this was the beginning of a commison from Allah to Muhammad so that he may call people to the straight path of Islam which will bring humankind to their original home, the Gardens of Jannat.

At that time Muhammad was married to the praiseworthy woman Khadija (R.A.). Khadija was the first to realize that Muhammad has been chosen by Allah as His Messenger.

It really was time. From age of fourty to age sixty three, Muhammad (PBUH) called people toward Islam. He had to fight against his own tribe, the Quraish.

He, after thirteen years of preaching Islam in Mecca and Taif, left Mecca by the order of Allah to Medina. Medina in that time was

called Yasrib. After the Messenger's Hijrat to Yasrib, it was renamed as the Town of Prophet or Medina Munawwarah. In Medina, there were two groups of people. One are the Jews and the other were called Ansar.

The ansar people loved Muhammad so much that they fought against the Meccan Quraish at the valley of Badr, in the month of Ramadan. Hazrat (PBUH) had to fight against Quraish, against the Jews and against the Roman Empire and the Persian Empire. But his original mission of calling people toward Allah's worship was done very fruitfully. He was the best looking person and was best in conduct.

Allah Himself praised Muhammad (PBUH) and conveyed that to Muhammad is the example of good manners which a muslim will adhere to.

About fifteen hundred years have passed after Muhammad (PBUSH) but no one except the atheists and idolators blamed him for any of his actions. He was a true human being, who

did all kinds of good deeds to benefit his own people and to show the world the way a man should live and conduct. He was an example of good and pious man.

Throughout his years in Medina, he led an Empire, the Islamic Empire. Yet, he often remained hungry for short of food or he fasted. His every action is manifest and he ordered his wives to convey about his household life to the people. Nothing of his life is hidden, all are manifest.

The Book he was given by Allah, i.e. the Holy Quran, is a flawless, rhythmic, and full of words of wisdom. This Book is the greatest miracle still over earth.

No inclusion or exclusion of a verse or part of a verse is there in this Book.

Allah revealed Quran for two reasons: (i) To let people know Him and (ii) to let people know how to live a life fit for paradise. Allah, by virtue of His Majesty, is successful in his intention. In today's world, Islam is the fastest

growing religion. In the Christian West, many people are converting to Islam every day.

Why? By seeing the beauty of Quran, by knowing the beauty of Prophet of Islam (PBUH) and by the true reasoning that a Creator like Allah is the most successful Creator and Sustainer.

So,one of the most useful attribute of Allah is that He is the Sustainer. He sustains the Universe, sustains the jinnkind and mankind, sustains the poor and needy.

Many rules and regulations of Islam are enacted so that Allah succeeds in Sustaining His creation. He made it an obligation for men to give alms and jakat. He also advised men to lend to the needy. This lending of loan to the needy is termed in the Holy Quran as "qardan hasana" or "goodly loan' or 'beautiful loan". It is opposite to usury or riba. It is meant for good business by good people who were poor but doing business, it makes them well-doing. In the next chapter, we shall discuss this qardan hasana in some detail. It is true that this present book was intended to be written to only

advocate qardan hasana. But how one can appreciate something by not knowing the contexts. Therefore, so far we have introduced to you the religion of Islam and the Creator and the final Nabi (PBUH).

CHAPTER FIVE

The Beautiful Loan

1. Introduction

I am going to begin this chapter with a short story. Many years ago, in the country-side of Afganistan, some boys gathered and began to collect ripe fruits of many kinds. When their collection ended, they engaged in a dispute about how the fruits will be distributed among them. They argued and argued but no solution was found. Then, a boy indicated to an old man who was resting beneath a tree and said to the other boys, let us go to this uncle, he will distribute the fruits among us just fully. They, then, went to him and narrated their desire. The old man said that how he would distribute, as man does or as Allah does?

The boys thought that the distribution according to what Allah usually do, will be better for them. They told this to the old man.

The man then gave one boy a fruit to another three, to another five and he finished the distribution by not giving any fruit to many of the boys. The boys were not satisfied and asked the man that is it the way Allah distributes wealth to people? The old man told that, look boys! there is a mansion and only two person own it. Look there! There is a hut for a dozen men. Allah distributes this way and I have also distributed the fruits among you in that way. This is a story but it is very meaningful. Allah's will is that He will test men and will see who is best in conduct. If a poor forbears patience even though he has very little to eat and live, Allah will reward him. If a very rich man owns a mansion and stays peacefully with remembrance of Allah and for His favor to him, he expresses shukr or says, Alhamdulillah, Allah is very generous to me. Allah will reward him too. But for those who do not show patience nor expresses shukr, Allah punishes those. This is Allah's judgement. And by such Judgement Allah will give marks to men and reward here and in the

hereafter. The boys understood the plan of Allah.

In this context, we have to bear in our heart that what Allah pleases, does. We have nothing to lose or gain. Loss and gain is not the main matter, the main matter is that whosoever is satisfied with Allah's decree, he will succeed here and in the hereafter. If Allah gives all the equal share, there will remain no way to judge people in light of revelation.

So, in our world, there are many poor and many rich. Both of those are in trial. Moreover, Allah does not put someone in trial if he/she is atheist or idolator. Only, Muslims are in the state of trial. For this to do, Allah gives someone more and someone less. Here, the trial is of sabr and shukr. However, Allah does not want a *group* of people to only suffer and another group to only rejoice with their wealth. Distribution of wealth by Allah is for this to judge. Who rejoices, lose. Who show patience, gain. But Allah is the Sustainer. He has to sustain every creature. For this reason, Allah made it obligatory to pay jakat and to lend a

needy some loan. That loan is not meant for not to be returned. The one who takes the loan, he has repay the loan after words and the same amount or more generous repayment is enjoined by the Prophet (PBUH).

2. The Rewards of Charity and Loans

It was narrated from Anas bin Malik that the Messenger of Allah (PBUH) said:

"On the night on which I was taken on the Night Journey (Isra), I saw written at the gate of Paradise: "Charity brings a tenfold reward and a loan brings an eighteen fold reward". I said: O Jibril! Why is a loan better than charity? Jibril said: `Because, the beggar asks when he has something, but the one who asks for loan does so only because he is in need." (Sunan Ibn Majah).

3. The Shade of Mercy

It was narrated from Abu Yasar, the Companion of the Prophet (PBUH) that:

“The Messenger of Allah said: "Whoever would like Allah to shade him with His shade, let him give respite to one in difficulty, or waive repayment of the loan". (Sunan Ibn Majah).

4.Allah will Repay

Narrated Abu Huraira: The Prophet (PBUH) said,
"Whoever takes the money of the people with the intention of repaying it, Allah will repay it on his behalf, and whoever takes it in order to spoil it, then Allah will spoil him. " (Sahih al-Bukhari).

5. Repaying Debts Generously

Narrated Abu Huraira: “A man demanded his debts from Allah's Messenger (PBUH) in such a rude manner that the companions of the Prophet intended to harm him, but the Prophet (PBUH) said, "Leave him, no doubt, for he (the creditor) has the right to demand it (harshly). Buy a camel and give it to him". They said, "The camel that is available is older than the camel he demands." The Prophet

(PBUH) said, "Buy it and give it to him, for the best among you are those who repay their debts handsomely." (Sahih al-Bukhari).

6. Spending from What You Love for Allah

Narrated Anas: "When this Ayah was revealed: By no means shall you attain Al- Birr unless you spend of what you love (3:92). Or, “Who is he that will lend to Allah a Goodly loan”.(Quran 2:245).

Abu Talhah - who had a garden- said: ‘O Messenger of Allah! My garden is for Allah, and if I was able to keep it secret I would not make it public.’ So he said: 'Keep it for your relatives ‘ or ‘your close relatives'." (Sahih al-Bukhari).

All the narrations above are meant for 'qardan hasana'. In other words, for loan that will be repayed without interest or usury. Hence, it is clear that the Messenger of Allah (PBUH) advocated in favor of qardan hasana of 'beautiful loan ' or 'goodly loan’. Messinger of Allah (PBUH) not advocated in the favor of goodly loan by his-self rather it is Allah Who

enjoined it to the believers. So, I am now going to quote some verses from the Holy Quran that are meant for goodly loan and its rewards.

7. Good Signs of Goodly Loans

In the Holy Quran Allah (SWT) said,

"Who is it that will lend Allah a goodly loan that He may multiply it for him manifold? And Allah receives and enlarges, and to Him shall you be made to return." (Quran 2:245). In the fifth chapter of the Holy Quran Allah said,"……and lend to Allah a goodly loan, I will remove your evils from you and admit you into Gardens beneath which streams flow…. (Quran 5:12). In another Ayah Allah said,

"Who is it that will lend to Allah a goodly loan? So He will increase it manifold for him, and he will have a generous reward." (Quran 57:11).
In the second chapter of the Holy Quran Allah said,

"Who believe in the unseen and observe Prayer, and spend out of what We have provided for them". (Quran 2:3). The last portion of this Ayah is meant for goodly loan or beautiful loan. That loan is taken with the intention of repaying. Allah also said, " If you lend to Allah a good loan, He will multiply it for you, and will forgive you; and Allah is Most Appreciating, Forbearing, "(Quran 64:17).

I have found another verse where Allah encouraged to give loan to the needy. This verse is as follows:"……So recite of it (the Quran) that which is easy for you, and observe Prayer, and pay the Zakat, and lend to Allah a goodly loan. And whatever good you send on before you for your souls,you will find it with Allah. It will be better and greater in reward. …..(Quran 73:20).

This completes my quotation from Quran and Sunnah the merit of giving loan to a needy who intends to repay it.

Allah calls such loans as loan to Allah. The one who takes the qard is not alone. Rather he will see that Allah Himself is making situation such that the loan is repayed. And Allah says that He will repay the loan.

Such is the merit of beautiful loan given to a needy. The needy does not lose but profits. The giver of loan does not lose but he finds whatever he had. In this way, Allah Sustain his creatures. Both the rich and the poor are made to have sustenance from Allah. Who is there that can such a beautiful plan? Only the Creator of the Heavens and Earth can plan so beautifully. So, all praise is due to Allah. In the first chapter of the Holy Quran Allah made it clear that it is only Allah who is praiseworthy and He alone be praised in all situations.

This Ayah is: "All praise belongs to Allah, Lord of all the worlds."(Quran 1:1).

CHAPTER SIX

Epilogue

The praiseworthy Creator Allah prohibited usury and made business lawful. It is business with which the present world is sustaining itself. But the businesses the present world are doing is dependent on usury or interest. Allah loves us and He commanded us to do business and refrain from giving or taking interest. Our Prophet (PBUH) was not rich at his early days. But his uncle Abi Talib took him as his assistant in business. Prophet (PBUH) travelled to many distant places for the cause of business. And gradually he learnt how a business canbe made profitable. He was also a very faithful person whom the Meccan called al-Amin. Days were going to past and the Prophet (PBUH) gradually became known as a good business man. At that time, Khadija

(R.A.) was a very rich business woman. Knowing the merits of Muhammad, she made him her business partner. Muhammad also loved business and day by day he became a rich man. At the age of twenty five he married Khadija who was then fourty years old. Allah made Muhammad a praiseworthy man and also a rich business man. Muhammad helped the needy and poor and he showed good manners towards his kinsman. Allah loved all of Muhammad's actions.

After he became the Prophet (PBUH), two chapters of the Holy Quran were sent down to Muhammad where Allah praised him and described his past and future conditions.

The first of these chapters is Surah Al-Duha and the second is Surah al-Inshirah.

I, now, quote both of these chapters. In Surah al-Duha Allah said,

"By the growing brightness of the forenoon, and by the night, when it becomes still, Thy Lord has not forsaken thee, nor is He displeased with thee. Surely every hour that

follows is better for thee than the one that precedes. And thy Lord will soon give thee and thou wilt be well pleased. Did He not find thee an orphan and give thee shelter? And He found thee wandering in search for Him and guided thee unto Himself. And He found thee in want and enriched thee. So the orphan, oppress not. And him who seeks thy help, chide not. And the bounty of thy Lord, proclaim." (Quran 93:1-11).

In Surah al-Inshirah Allah said,

"Have we not opened for thee thy bosom, and removed from thee thy burden, which had well nigh broken thy back, and We exalted thy name? Surely, there is ease after hardship. Aye surely there is ease after hardship. So, when thou art free, strive hard, and to thy Lord do thou attend whole-heartedly." (Quran 94: 1-8).

Thus, Allah made an orphan rich and an wandering man, a Prophet. What a beautiful life Muhammad (PBUH) lived. His all problems were removed from him by Allah. Today also, if we strive in the cause of Allah, Allah will help us attain a praiseworthy life.

For this to happen, we have to take recourse to interest free business and transact with fellow men without interests, and give and take interest free loan.